# United States Bankruptcy Court District of Nebraska

IN	IN RE:	Case No.
Ma	Mattecheck, Keith Emerick & Mattecheck, Alyssa Maria	Chapter 13
	Debtor(s)	
	DISCLOSURE OF COMPENSATION OF ATTORNE	Y FOR DEBTOR
1.	1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or of or in connection with the bankruptcy case is as follows:	named debtor(s) and that compensation paid to me within to be rendered on behalf of the debtor(s) in contemplation
	For legal services, I have agreed to accept	\$\$ 175.00/hr
	Prior to the filing of this statement I have received	\$ <b>26.00</b>
	Balance Due	\$
2.	<ol> <li>The source of the compensation paid to me was: ✓ Debtor ☐ Other (specify):</li> </ol>	
3.	<ol> <li>The source of compensation to be paid to me is: ✓ Debtor ☐ Other (specify):</li> </ol>	
4.	4. I have not agreed to share the above-disclosed compensation with any other person unless they are mem	abers and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not member together with a list of the names of the people sharing in the compensation, is attached.	rs or associates of my law firm. A copy of the agreement,
5.	5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy ca	ase, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned he</li> </ul>	
	<ul> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;</li> <li>e. [Other provisions as needed]</li> </ul>	
6.	<ol> <li>By agreement with the debtor(s), the above disclosed fee does not include the following services: Representation of Debtors in nonbankruptcy proceedings.</li> <li>/s/ Keith Emerick Mattecheck</li> </ol>	
	/s/ Alyssa Maria Mattecheck	
	CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for repr proceeding.	esentation of the debtor(s) in this bankruptcy
	January 7, 2010	
	Date Law Offices of Marion F. Pruss 3717 Harney Street Omaha, NE 68131 (402) 344-4450 Fax: (402) 344-4650	

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# **Chapter 7:** Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

B201A (Form 201A) (12/09) Page 2

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

# United States Bankruptcy Court District of Nebraska

IN RE:	Case No
Mattecheck, Keith Emerick & Mattecheck, Alyssa Maria	Chapter 13
Debtor(s)	•

	ICE TO CONSUMER DEBTOR(S) THE BANKRUPTCY CODE	
Certificate of [Non-Attorno	ey] Bankruptcy Petition Preparer	
I, the [non-attorney] bankruptcy petition preparer signing the de notice, as required by § 342(b) of the Bankruptcy Code.	btor's petition, hereby certify that I delivered to t	he debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	the Social Security no	ot an individual, state umber of the officer, e person, or partner of on preparer.)
X Signature of Bankruptcy Petition Preparer of officer, principal, 1 partner whose Social Security number is provided above.		C. § 110.)
Certifica	te of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and read to	he attached notice, as required by § 342(b) of the	Bankruptcy Code.
Mattecheck, Keith Emerick & Mattecheck, Alyssa Maria	X /s/ Keith Emerick Mattecheck	1/07/2010
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Alyssa Maria Mattecheck	1/07/2010
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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# B22C (Official Form 22C) (Chapter 13) (01/08) According to the calculations required by this statement: ☐ The applicable commitment period is 3 years. ☐ The applicable commitment period is 5 years. ☐ The applicable commitment period is 5 years. ☐ Disposable income is determined under § 1325(b)(3). ☐ Disposable income is not determined under § 1325(b)(3).

# CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

(Check the boxes as directed in Lines 17 and 23 of this statement.)

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. REPORT OF INCOME								
	a. [								
1	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			D	olumn A Debtor's Income	S	Column B Spouse's Income		
2	Gros	ss wages, salary, tips, bonuses, overtime, comm	issions.	\$	7,623.33	\$	711.96		
3	a and one l attac	me from the operation of a business, profession d enter the difference in the appropriate column(s) business, profession or farm, enter aggregate numb hment. Do not enter a number less than zero. Do not ness entered on Line b as a deduction in Part I	of Line 3. If you operate more than pers and provide details on an <b>not include any part of the business</b>						
	a.	Gross receipts	\$						
	b.	Ordinary and necessary operating expenses	\$						
	c.	Business income	Subtract Line b from Line a	\$		\$			
4	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.								
4	a.	Gross receipts	\$ 1,000.00						
	b.	Ordinary and necessary operating expenses	\$ 1,000.00						
	c.	Rent and other real property income	Subtract Line b from Line a	\$		\$			
5	Interest, dividends, and royalties.			\$		\$			
6	Pens	ion and retirement income.		\$		\$			
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse.					\$			

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B22C (Official Form 2	22C) (	(Chapter	<b>13</b> ) (	(01/08)
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					_				
8	Unemployment compensation. Enter However, if you contend that unemplo was a benefit under the Social Security Column A or B, but instead state the a	yment compensation receive Act, do not list the amoun	ed by you	or your spous	e				
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse S	\$	_]	\$		\$	
9	Income from all other sources. Specisources on a separate page. Total and a maintenance payments paid by your or separate maintenance. Do not include Act or payments received as a victim of international or domestic terrorism.  a.  b.	enter on Line 9. <b>Do not inc</b> spouse, but include all of lude any benefits received u	lude alimented her paymented the States in t	ony or separa ents of alimo Social Security	ny m	\$		\$	
10	<b>Subtotal.</b> Add Lines 2 thru 9 in Colum through 9 in Column B. Enter the total		ompleted,	add Lines 2		\$ 7,62	23.33	\$	711.96
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.								8,335.29
	Part II. CALCUL	ATION OF § 1325(b)(4	l) COMN	MITMENT 1	PER	IOD			
12	Enter the amount from Line 11.							\$	8,335.29
13	Marital Adjustment. If you are marrithat calculation of the commitment per your spouse, enter the amount of the ir basis for the household expenses of your a.  b. c.	riod under § 1325(b)(4) doe acome listed in Line 10, Co	s not requ lumn B th	iire inclusion o at was NOT p	of the	income o	of		
	Total and enter on Line 13.			<u> </u>				\$	0.00
14	Subtract Line 13 from Line 12 and 6	enter the result.						\$	8,335.29
15	Annualized current monthly income 12 and enter the result.	for § 1325(b)(4). Multiply	the amou	ant from Line	14 by	the numb		\$	100,023.48
16	Applicable median family income. E household size. (This information is at the bankruptcy court.)	vailable by family size at w	ww.usdoj.	gov/ust/ or fro	m the	e clerk of			
	a. Enter debtor's state of residence: Ne			er debtor's hou	iseho	ld size: _	3	\$	63,702.00
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed.  ☐ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.  ☐ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.								
	Part III. APPLICATION O	F § 1325(b)(3) FOR DE	TERMIN	NING DISPO	)SA	BLE IN	COM	Œ	
18	Enter the amount from Line 11.							\$	8.335.29

19	Marital adjustment. If you are man total of any income listed in Line 10, expenses of the debtor or the debtor' Column B income (such as payment than the debtor or the debtor's depennecessary, list additional adjustments not apply, enter zero.  a.  b.  c.  Total and enter on Line 19.	Column B that vs dependents. Sp of the spouse's tadents) and the an	vas NC ecify in ax liabi nount o	or paid on a regular basis for the lines below the basis for lity or the spouse's support of income devoted to each page.	r the household or excluding the of persons other urpose. If	\$	0.00
20	Current monthly income for § 132	<b>5(b)(3).</b> Subtract	Line 1	9 from Line 18 and enter th	e result.	\$	8,335.29
21	Annualized current monthly incom 12 and enter the result.	ne for § 1325(b)	( <b>3</b> ). Mu	ltiply the amount from Line	20 by the number	\$	100,023.48
22	Applicable median family income.	Enter the amoun	t from	Line 16.		\$	63,702.00
Application of § 1325(b)(3). Check the applicable box and proceed as directed.  The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is d under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statemen  The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement complete Parts IV, V, or VI.  Part IV. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)							
	Subpart A: Deduct	ions under Stan	dards	of the Internal Revenue So	ervice (IRS)		
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					\$	1,152.00
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.						
	Household members under 65 ye	_		sehold members 65 years			
	a1. Allowance per member  b1. Number of members	60.00	a2.	Allowance per member  Number of members	144.00		
	b1. Number of members c1. Subtotal	180.00	c2.	Subtotal	0.00		
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing						180.00 436.00

a. Its Housing and Unities Standards; morgagerental expense   \$ 347.00   b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47   c. Net mortgage/rental expense   Subtract Line b from Line a   Subtract Line b	D22C (	Official Form 22C) (Chapter 13) (01/08)					
b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47  c. Net mortgage/rental expense  Subtract Line b from Line a  Subtract Line b from Line a  Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you are entitled, and state the basis for your contention in the space below:   \$  Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.    O     T   20 r more.		the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47;					
Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:    Local Standards: transportation; vehicle operation/public transportation expense. You are entitled on expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.    Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.    O	25B	a. IRS Housing and Utilities Standards; mortgage/rental expense \$ 947.00					
Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you pay the expenses of operating a vehicle and regardless of whether you pay the expenses of operating a vehicle and regardless of whether you pay the expenses of operating a vehicle and regardless of whether you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.    O   O   I   Solvent or I   O   O   O   O   O   O							
and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:    Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.    Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.    O		c. Net mortgage/rental expense Subtract Line b from Line a	\$				
Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.  O D O D O D O D O D O D O D O D D D D	26	and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis					
an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.  [1] 0			\$				
expenses are included as a contribution to your household expenses in Line 7.    0   1   2 or more.		an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle					
If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)  Local Standards: transportation; additional public transportation expenses. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)  Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  Local Standards: transportation covership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.  RS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 1, as b. Stated in Line 47  Subtract Line b from Line b from Line a Subtract Line b from Line a from Line a stated in Line b from Line as							
Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)  10	27A	$\square 0 \square 1                                $					
expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)  Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1  2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs \$ 489.00  Average Monthly Payment for any debts secured by Vehicle 1, as b. stated in Line 47 \$ 143.83		Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk					
which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards:  Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 1, as b. stated in Line 47  Subtract Line b from Line a	27B	<b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at					
Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards:  Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 1, as b. stated in Line 47  Subtract Line b from Line a  143.83		which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more					
Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 1, as b. stated in Line 47  Subtract Line b from Line a  143.83		$\square 1  \mathbf{V} 2 \text{ or more.}$					
Average Monthly Payment for any debts secured by Vehicle 1, as b. stated in Line 47  Subtract Line b from Line a	28	Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47;					
b. stated in Line 47 \$ 143.83		a. IRS Transportation Standards, Ownership Costs \$ 489.00					
c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a \$							
		c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a	\$ 345.17				

	<b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the "2 or more" Box in Line 28.					
29	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. <b>Do not enter an amount less than zero.</b>					
	a. IRS Transportation Standards, Ownership Costs \$ 489.00					
	Average Monthly Payment for any debts secured by Vehicle 2, as b. stated in Line 47 \$ 48.99					
	c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a	\$	440.01			
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes.					
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.					
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.					
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 49.					
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.					
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.					
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.					
38	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 24 through 37.	\$	4,852.92			

		Subpart B: Additional Expense I Note: Do not include any expenses tha				
	expe	Ith Insurance, Disability Insurance, and Health Saving nses in the categories set out in lines a-c below that are rese, or your dependents.				
	a.	Health Insurance	\$	89.18		
	b.	Disability Insurance	\$			
39	c.	Health Savings Account	\$			
	Tota	l and enter on Line 39	•			\$ 89.18
	the s	ou do not actually expend this total amount, state your a pace below:	ectual total av	erage monthly ex	penditures in	
	\$					
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.				\$	
41	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.				\$	
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.					\$
43	actua secon <b>trust</b>	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.			\$	
44	cloth Natio	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.			\$	
45	chari	ritable contributions. Enter the amount reasonably necessitable contributions in the form of cash or financial instructions. U.S.C. § 170(c)(1)-(2). Do not include any amount in ome.	nents to a cha	ritable organizati	on as defined	\$
46	Tota	al Additional Expense Deductions under § 707(b). Ente	the total of l	Lines 39 through	45.	\$ 89.18

### **Subpart C: Deductions for Debt Payment** Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47. Average Does payment 47 Monthly include taxes or Name of Creditor Property Securing the Debt **Payment** insurance? **Nevada Federal Credit Unio** Automobile (2) \$ 48.99 ☐ yes **v** no **Wells Fargo Home Mortgage** Residence \$ 2,774.00 ☐ yes **v** no b. \$ 143.83 **Chrysler Financial** Automobile (1) yes no Total: Add lines a, b and c. 2,966.82 Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents. you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. 48 1/60th of the Name of Creditor Property Securing the Debt Cure Amount \$ b. \$ Total: Add lines a, b and c. \$ Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, 49 such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33. \$ Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense. Projected average monthly Chapter 13 plan payment. \$ Current multiplier for your district as determined under schedules issued by the Executive Office for United States 50 Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) X Total: Multiply Lines a Average monthly administrative expense of Chapter 13 and b \$ 51 **Total Deductions for Debt Payment.** Enter the total of Lines 47 through 50. 2,966.82 **Subpart D: Total Deductions from Income** 7,908.92 52 **Total of all deductions from income.** Enter the total of Lines 38, 46, and 51.

		Part V. DETERMINATION OF DISPOSABLE INCOME UNDER	§ 1325(b)(2)				
53	Tota	l current monthly income. Enter the amount from Line 20.		\$	8,335.29		
54	<b>Support income.</b> Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.						
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).						
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.						
	for win lin total	thich there is no reasonable alternative, describe the special circumstances and the results action for special circumstances. If there are special circumstances and the results act below. If necessary, list additional entries on a separate page. Total the expense in Line 57. You must provide your case trustee with documentation of these expenses adde a detailed explanation of the special circumstances that make such expenses neces inable.	ulting expenses es and enter the and you must				
57		Nature of special circumstances	Amount of expense				
	a.		\$				
	b.		\$				
	c.		\$				
		Total: Add I	ines a, b, and c	\$			
58		<b>l adjustments to determine disposable income.</b> Add the amounts on Lines 54, 55, 5 the result.	6, and 57 and	\$	8,363.92		
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.						
	Part VI. ADDITIONAL EXPENSE CLAIMS						
Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the hear and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect you average monthly expense for each item. Total the expenses.							
	and w	relfare of you and your family and that you contend should be an additional deduction	from your curren	t mont	hly		
	and w	relfare of you and your family and that you contend should be an additional deduction ne under $\S 707(b)(2)(A)(ii)(I)$ . If necessary, list additional sources on a separate page.	from your curren	t mont d refle	hly ct your		
60	and w	relfare of you and your family and that you contend should be an additional deduction ne under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page monthly expense for each item. Total the expenses.	from your curren	t mont d refle	hly ct your		
60	and wincon avera	relfare of you and your family and that you contend should be an additional deduction ne under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page monthly expense for each item. Total the expenses.	from your curren All figures should Monthly A	t mont d refle	hly ct your		
60	and wincon avera	relfare of you and your family and that you contend should be an additional deduction ne under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page monthly expense for each item. Total the expenses.	from your curren All figures should Monthly A	t mont d refle	hly ct your		
60	and wincon avera  a. b.	relfare of you and your family and that you contend should be an additional deduction ne under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page monthly expense for each item. Total the expenses.	from your curren All figures should  Monthly A  \$  \$	t mont d refle	hly ct your		
60	and wincon avera  a. b.	relfare of you and your family and that you contend should be an additional deduction ne under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page ge monthly expense for each item. Total the expenses.  Expense Description	from your curren All figures should  Monthly A  \$  \$	t mont d refle	hly ct your		
60	and wincom avera  a. b. c.	relfare of you and your family and that you contend should be an additional deduction ne under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page ge monthly expense for each item. Total the expenses.  Expense Description  Total: Add Lines a, b and	from your curren All figures should  Monthly A  \$  \$  \$  \$  \$  \$  \$	t mont d reflect mount	hly et your		
60	and wincom avera  a. b. c. I decl	relfare of you and your family and that you contend should be an additional deduction the under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page, ge monthly expense for each item. Total the expenses.  Expense Description  Total: Add Lines a, b and  Part VII. VERIFICATION  are under penalty of perjury that the information provided in this statement is true and	from your curren All figures should  Monthly A  \$  \$  \$  \$  \$  \$  \$	t mont d reflect mount	hly et your		

B1 (Official Form 1) (1/08)

United St Dis		Volu	untary Petition		
Name of Debtor (if individual, enter Last, First, Mic Mattecheck, Keith Emerick	Name of Joint Debtor (Spouse) (Last, First, Middle):  Mattecheck, Alyssa Maria				
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):	ars				years
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): <b>6099</b>	I.D. (ITIN) No./Complete		f Soc. Sec. or Individual-Tone, state all): <b>2615</b>	Taxpayer I.D	O. (ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State 6237 Underwood Ave Omaha, NE	& Zip Code):	Street Address of 6237 Underw Omaha, NE	Joint Debtor (No. & Street ood Ave	et, City, Sta	te & Zip Code):
Omana, NE	ZIPCODE <b>68132-1807</b>	Olliana, NE			ZIPCODE <b>68132-1807</b>
County of Residence or of the Principal Place of Bu <b>Douglas</b>	siness:	County of Reside	ence or of the Principal Pla	ace of Busin	ess:
Mailing Address of Debtor (if different from street a	address)	Mailing Address	of Joint Debtor (if differen	nt from stree	et address):
	ZIPCODE			2	ZIPCODE
Location of Principal Assets of Business Debtor (if	different from street address	above):		•	
				2	ZIPCODE
Type of Debtor (Form of Organization)	Nature of (Check o				Code Under Which Check one box.)
(Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Business Single Asset Real Est U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other  Tax-Exem (Check box, i	ate as defined in 11  pt Entity f applicable.)	Chapter 9 Recognition of Main Proceedii Chapter 12 Chapter 15 Pet Chapter 13 Recognition of Nonmain Proce  Nature of Debts (Check one box.) Debts are primarily consumer Decognition of Debts		oter 15 Petition for organition of a Foreign main Proceeding  Debts box.)
	Title 26 of the United Internal Revenue Coo	States Code (the	personal, family, o	•	
Filing Fee (Check one b	ox)	Check one box:	Chapter 11	Debtors	
Full Filing Fee attached  Filing Fee to be paid in installments (Applicable)	to individuals only) Must	Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).			
attach signed application for the court's consideration is unable to pay fee except in installments. Rule 1 3A.	ation certifying that the debtor	Check if:  Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.			
Filing Fee waiver requested (Applicable to chapte attach signed application for the court's consideration		Check all applicable boxes:  A plan is being filed with this petition  Acceptances of the plan were solicited prepetition from one or more classes creditors, in accordance with 11 U.S.C. § 1126(b).			
Statistical/Administrative Information  Debtor estimates that funds will be available for Debtor estimates that, after any exempt property distribution to unsecured creditors.		re will be no funds availab	ele for	THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors					
	5,001-	0,001- 25,00 25,000 50,00		Over 100,000	
Estimated Assets  So to \$50,001 to \$100,001 to \$500,001 to \$1, \$50,000 \$100,000 \$500,000 \$1 million \$100,000 \$1			,000,001 \$500,000,001 00 million to \$1 billion	More than	
Estimated Liabilities	<del>-</del>	550,000,001 to \$100	,000,001 \$500,000,001 00 million to \$1 billion	More than	

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B1 (Official Form 1) (1/08)
Voluntary Petition
(This page must be completed and filed in every case)

Where Filed: None

Location

Location

Page 2

Affiliate of this Debtor (If mo	ore than one, attach additional sheet)			
Case Number:	Date Filed:			
Relationship:	Judge:			
(To be completed whose debts are p I, the attorney for the petitioner that I have informed the petition chapter 7, 11, 12, or 13 of ti explained the relief available ur	Exhibit B If debtor is an individual primarily consumer debts.) named in the foregoing petition, declare ner that [he or she] may proceed under the 11, United States Code, and have not notice required by § 342(b) of the			
X	1/07/10			
Signature of Attorney for Debtor(s)	Date			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.				
Exhibit D				
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D completed and signed by the debtor is attached and made a part of this petition.				
If this is a joint petition:				
Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.				
Information Regarding the Debtor - Venue  (Check any applicable box.)  ✓ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately				
preceding the date of this petition or for a longer part of such 180 days than in any other District.  There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.				
parties, or partite strip pending in	uno District.			
i	Relationship:  Relationship:  (To be completed whose debts are p I, the attorney for the petitioner that I have informed the petitio chapter 7, 11, 12, or 13 of ti explained the relief available us that I delivered to the debtor Bankruptcy Code.  X  Signature of Attorney for Debtor(s)  abilit C  alleged to pose a threat of immineration and a part of this petition.  and a part of this petition.  and a made a part of this petition.  and the Debtor - Venue pplicable box.)  of days than in any other District.			

Name of Debtor(s):

Case Number:

Case Number:

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

Mattecheck, Keith Emerick & Mattecheck, Alyssa Maria

Date Filed:

Date Filed:

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court in this District, or the interests of the parties will be served in regard to the relief sought in this District.
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)  Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)
(Name of landlord or lessor that obtained judgment)
(Address of landlord or lessor)
Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

# **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Mattecheck, Keith Emerick & Mattecheck, Alyssa Maria

# **Signatures**

# Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Keith Emerick Mattecheck

Signature of Debtor

**Keith Emerick Mattecheck** 

X /s/ Alyssa Maria Mattecheck

Signature of Joint Debtor

**Alyssa Maria Mattecheck** 

Telephone Number (If not represented by attorney)

January 7, 2010

Date

# Signature of Attorney\*



Signature of Attorney for Debtor(s)

Law Offices of Marion F. Pruss 3717 Harney Street Omaha, NE 68131 (402) 344-4450 Fax: (402) 344-4650

# January 7, 2010

Date

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

# Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual	
Printed Name of Authorized Individual	
inted Name of Authorized Individual	

# Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United
States Code. Certified copies of the documents required by 11 U.S.C.
8 1515 are attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the
chapter of title 11 specified in this petition. A certified copy of the
order granting recognition of the foreign main proceeding is attached.

Signature o								
Digitature 0	Foreign Rep	presentative						
D 131	CE :	D						
Printed Nar	ne of Foreign	Representativ	e					

## **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address	
---------	--

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

# United States Bankruptcy Court District of Nebraska

District 0	i Nebiaska
IN RE:	Case No
Mattecheck, Keith Emerick	Chapter 13
Debtor(s)  FXHIRIT D - INDIVIDIAL DERTO	R'S STATEMENT OF COMPLIANCE
	ING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and the cou whatever filing fee you paid, and your creditors will be able to	statements regarding credit counseling listed below. If you cannot can dismiss any case you do file. If that happens, you will lose resume collection activities against you. If your case is dismissed ed to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petition is one of the five statements below and attach any documents as directly	filed, each spouse must complete and file a separate Exhibit D. Check cted.
the United States trustee or bankruptcy administrator that outlined	se, I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me in the agency describing the services provided to me. Attach a copy of the agency.
the United States trustee or bankruptcy administrator that outlined performing a related budget analysis, but I do not have a certificate	se, I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me in from the agency describing the services provided to me. You must file ided to you and a copy of any debt repayment plan developed through d.
	proved agency but was unable to obtain the services during the seven at circumstances merit a temporary waiver of the credit counseling agent circumstances here.]
you file your bankruptcy petition and promptly file a certificate of any debt management plan developed through the agency. Facase. Any extension of the 30-day deadline can be granted only also be dismissed if the court is not satisfied with your reasons counseling briefing.	obtain the credit counseling briefing within the first 30 days after from the agency that provided the counseling, together with a copy ailure to fulfill these requirements may result in dismissal of your for cause and is limited to a maximum of 15 days. Your case may s for filing your bankruptcy case without first receiving a credit
motion for determination by the court.]  Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by	by reason of mental illness or mental deficiency so as to be incapable
of realizing and making rational decisions with respect to fi  Disability. (Defined in 11 U.S.C. § 109(h)(4) as physicall participate in a credit counseling briefing in person, by telep  Active military duty in a military combat zone.	y impaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has det does not apply in this district.	ermined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provide	ed above is true and correct.
Signature of Debtor: /s/ Keith Emerick Mattecheck	

Date: **January 7, 2010** 

# United States Bankruptcy Court District of Nebraska

District of No	edraska
IN RE:	Case No.
Mattecheck, Alyssa Maria	Chapter 13
Debtor(s)  EXHIBIT D - INDIVIDUAL DEBTOR'S	STATEMENT OF COMPLIANCE
CREDIT COUNSELING	
Warning: You must be able to check truthfully one of the five state do so, you are not eligible to file a bankruptcy case, and the court of whatever filing fee you paid, and your creditors will be able to result and you file another bankruptcy case later, you may be required to stop creditors' collection activities.	can dismiss any case you do file. If that happens, you will lose time collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed one of the five statements below and attach any documents as directed.	
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the agreentificate and a copy of any debt repayment plan developed through to	opportunities for available credit counseling and assisted me in gency describing the services provided to me. Attach a copy of the
☐ 2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provided the agency no later than 14 days after your bankruptcy case is filed.	opportunities for available credit counseling and assisted me in the agency describing the services provided to me. You must file
3. I certify that I requested credit counseling services from an approved as from the time I made my request, and the following exigent cirrequirement so I can file my bankruptcy case now. [Summarize exigent]	rcumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obtain you file your bankruptcy petition and promptly file a certificate from of any debt management plan developed through the agency. Failur case. Any extension of the 30-day deadline can be granted only for also be dismissed if the court is not satisfied with your reasons for counseling briefing.  4. I am not required to receive a credit counseling briefing because of motion for determination by the court.  Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reforming and making rational decisions with respect to finance.	In the agency that provided the counseling, together with a copy re to fulfill these requirements may result in dismissal of your cause and is limited to a maximum of 15 days. Your case may refiling your bankruptcy case without first receiving a credit of: [Check the applicable statement.] [Must be accompanied by a cason of mental illness or mental deficiency so as to be incapable cial responsibilities.);
<ul> <li>Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically imparticipate in a credit counseling briefing in person, by telephon</li> <li>Active military duty in a military combat zone.</li> </ul>	npaired to the extent of being unable, after reasonable effort, to ne, or through the Internet.);
5. The United States trustee or bankruptcy administrator has determined ones not apply in this district.	ined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided about	pove is true and correct.
Signature of Debtor: /s/ Alyssa Maria Mattecheck	

Date: January 7, 2010

# United States Bankruptcy Court District of Nebraska

IN RE:	Case No
Mattecheck, Keith Emerick & Mattecheck, Alyssa Maria	Chapter 13
Debtor(s)	•

# SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 605,000.00		
B - Personal Property	Yes	3	\$ 131,591.18		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		\$ 783,864.55	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 31,717.90	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 6,574.79
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 6,180.92
	TOTAL	16	\$ 736,591.18	\$ 815,582.45	

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# United States Bankruptcy Court District of Nebraska

IN RE:	Case No.
Mattecheck, Keith Emerick & Mattecheck, Alyssa Maria  Debtor(s)	Chapter 13
STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELA	ATED DATA (28 U.S.C. § 159)
If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested be	- · ·
Check this box if you are an individual debtor whose debts are NOT primarily consume information here.	er debts. You are not required to report any
This information is for statistical purposes only under 28 U.S.C. § 159.	
Summarize the following types of liabilities, as reported in the Schedules, and total the	em.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 7,194.54
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 7,194.54

# **State the following:**

Average Income (from Schedule I, Line 16)	\$ 6,574.79
Average Expenses (from Schedule J, Line 18)	\$ 6,180.92
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 8,335.29

# **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 188,715.26
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 31,717.90
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 220,433.16

R6A	(Officia	l Form	6A)	(12/07)

IN	R	E Mattecheck	. Keith	<b>Emerick</b>	&	Mattecheck	. Al	vssa	Maria

check, Alyssa Maria	Case No
Debtor(s)	

101(3)

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
10170 Deep Glen, Las Vegas, NV 89183		Н	130,000.00	267,626.26
6237 Underwood Ave., Omaha, NE 68132		J	335,000.00	313,579.85
699 Elliot Peak, Las Vegas, NV 89183		W	140,000.00	191,089.00

TOTAL

605,000.00

(Report also on Summary of Schedules)

(If known)

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(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash	J	40.00
2.	Checking, savings or other financial		Nevade Federal Credit Union Checking	W	5.06
	accounts, certificates of deposit or shares in banks, savings and loan,		Wells Fargo Checking	Н	79.17
	thrift, building and loan, and homestead associations, or credit		Wells Fargo Checking	Н	0.00
	unions, brokerage houses, or		Wells Fargo Checking	W	22.76
	cooperatives.		Wells Fargo Checking	W	16.64
			Wells Fargo Savings	Н	0.02
			Wells Fargo Savings	W	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household Goods	J	3,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, pictures, knick knacks, memorabilia	J	150.00
6.	Wearing apparel.		Clothing - ordinary & customary	J	150.00
7.	Furs and jewelry.		Costume jewelry	J	100.00
			Wedding set	J	2,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or		401k opened in 2000, rolled into IRA 2006	W	31,500.00
	other pension or profit sharing plans. Give particulars.		401K/Pension, open since 2003	Н	40,000.00
	one particulars.		IRA, open since 2003	Н	12,000.00
			Roth IRA, open since 2004	Н	2,000.00

$\sim$	
Case	No

(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

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	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		GeoTek Inc. Stock Redemption, payable over 5 yeras or move without interest after deduction of \$4000 loan at 12% interest. Face amount \$4,500	J	1,032.53
14.	Interests in partnerships or joint ventures. Itemize.	Х			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Residential lease	J	0.00
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Harley Davidson 2005 Subaru 2006 Jeep	W H	8,000.00 12,895.00 18,600.00
26	Boats, motors, and accessories.	Х		••	- 5,555.66
	Aircraft and accessories.	X			
	Office equipment, furnishings, and	х			
29.	supplies.  Machinery, fixtures, equipment, and supplies used in business.	X			

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# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

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# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:  $(\mathsf{Check}\ \mathsf{one}\ \mathsf{box})$ 

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
6237 Underwood Ave., Omaha, NE 68132	R.R.S. 1943 § 40-101	60,000.00	335,000.00
SCHEDULE B - PERSONAL PROPERTY			
Cash	R.R.S. 1943 § 25-1552	40.00	40.00
Nevade Federal Credit Union Checking	R.R.S. 1943 § 25-1552	5.06	5.06
Wells Fargo Checking	R.R.S. 1943 § 25-1552	79.17	79.17
Wells Fargo Checking	R.R.S. 1943 § 25-1552	6.00	0.00
Wells Fargo Checking	R.R.S. 1943 § 25-1552	22.76	22.76
Household Goods	R.R.S. 1943 § 25-1556(3)	3,000.00	3,000.00
Books, pictures, knick knacks, memorabilia	R.R.S. 1943 § 25-1556(1)	150.00	150.00
Clothing - ordinary & customary	R.R.S. 1943 § 25-1556(1)	150.00	150.00
Costume jewelry	R.R.S. 1943 § 25-1556(1)	100.00	100.00
Wedding set	R.R.S. 1943 § 25-1556(1)	2,000.00	2,000.00
401k opened in 2000, rolled into IRA 2006	R.R.S. 1943 § 25-1563.01	31,500.00	31,500.00
401K/Pension, open since 2003	R.R.S. 1943 § 25-1563.01	40,000.00	40,000.00
IRA, open since 2003	R.R.S. 1943 § 25-1563.01	12,000.00	12,000.00
Roth IRA, open since 2004	R.R.S. 1943 § 25-1563.01	2,000.00	2,000.00
2004 Harley Davidson	R.R.S. 1943 § 25-1552	4,847.01	8,000.00
2005 Subaru	R.R.S. 1943 § 25-1556(4)	2,400.00	12,895.00
2006 Jeep	R.R.S. 1943 § 25-1556(4)	2,400.00	18,600.00

# IN RE Mattecheck, Keith Emerick & Mattecheck, Alyssa Maria

Debtor(s)

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	(If known

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.		J	Secured by 699 Elliot Peak, Las Vegas,	T	T		191,000.00	51,000.00
Bank Of America Attn: Bankruptcy NC4-105-02-77 PO Box 26012 Greensboro, NC 27420-6012			VALUE \$ 140,000.00					
ACCOUNT NO.			Assignee or other notification for:	+	H			
BAC Home Loans Servicing PO Box 650070 Dallas, TX 75265-0070			Bank Of America					
			VALUE \$	1				
ACCOUNT NO.			Assignee or other notification for:					
Bank Of America Customer Service PO Box 5170 Simi Valley, CA 93062-5170			Bank Of America					
			VALUE \$	1				
ACCOUNT NO.		J	Claim secured by 2006 Jeep				8,630.00	
Chrysler Financial PO Box 9223 Farmington Hills, MI 48333-9223								
			VALUE \$ 18,600.00	1				
2 continuation sheets attached			(Total of t	Sub			\$ 199,630.00	\$ 51,000.00
			(Use only on l		Tot page		\$ (Papert also on	\$ (If applicable report

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(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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(If known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. N060		w		T	T		89.00	89.00
Huntington Community HOA C/O Excellence Community Mgmt. PO Box 63185 Phoenix, AZ 85082-3185			VALUE \$ 140,000.00					
ACCOUNT NO. 8400		W	Loan secured by 2005 Subaru				2,939.44	
Nevada Federal Credit Union PO Box 15400 Las Vegas, NV 89114-5400								
			VALUE \$ 12,895.00					
ACCOUNT NO.		Н	Second Mortgage on 10170 Dee Glen				74,626.26	
Wells Fargo Bank, N.A. C/O Patricia D. Schneider 200 the Omaha Club, 2020 Douglas St. Omaha, NE 68102								
			VALUE \$ 130,000.00					
ACCOUNT NO.  National Default Servicing Corporation 7720 N 16th St Ste 300 Phoenix, AZ 85020-7404			Assignee or other notification for: Wells Fargo Bank, N.A.					
			VALUE \$					
ACCOUNT NO. 2048		J	Loan on Omaha Residence				313,579.85	
Wells Fargo Home Mortgage PO Box 10335 Des Moines, IA 50306-0335								
			VALUE \$ 335,000.00	┸				
ACCOUNT NO.	_	J	Mortgage on 10170 Deep Glen				193,000.00	137,626.26
Wells Fargo Home Mortgage PO Box 10304 Des Moines, IA 50306-0304								
			VALUE \$ 130,000.00					
Sheet no1 of2 continuation sheets attack Schedule of Creditors Holding Secured Claims	ned	to	(Total of t		oag	e)	\$ 584,234.55	\$ 137,715.26
			(Use only on		Tot pag		\$	\$

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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(If known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.		J		T			0.00	
Yellowstone Homeowners Ass'n % Excellence Community Mgt. PO Box 63185 Phoenix, AZ 85082-3185			VALUE \$	=				
ACCOUNT NO.								
			VALUE \$					
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ACCOUNT NO.				H	H	H		
ACCOUNT NO.			VALUE \$					
Sheet no. <b>2</b> of <b>2</b> continuation sheets attached Schedule of Creditors Holding Secured Claims	ed t	to	(Total of th	Sub	otot	al	\$	\$
Sendant of Creators froming Section Chains			(Use only on la	-	Tot	al		\$ 188,715.26

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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### IN RE Mattecheck, Keith Emerick & Mattecheck, Alyssa Maria

Debtor(s)

(If known)

Case No.

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Statistical Summary of Certain Liabilities and Related Data.	ic
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priorit listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also of the Statistical Summary of Certain Liabilities and Related Data.	
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 1 U.S.C. § 507(a)(1).	
Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of th appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).	ıe
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifyin independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or th cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	
Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or th cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	ıe
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).	
Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).	at
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	
Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governor of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9)	
Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol a drug, or another substance. 11 U.S.C. § 507(a)(10).	ıl,
* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.	

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0 continuation sheets attached

	IN	RE Mattecheck,	Keith Emerick 8	& Mattecheck, A	Alvssa Mari
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Case No.	
	(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3897		Н				П	
Chase PO Box 15298 Wilmington, DE 19850-5298							7,348.42
ACCOUNT NO. <b>2042</b>	+	w				$\dashv$	1,040.42
Chase PO Box 15298 Wilmington, DE 19850-5298							2,577.24
ACCOUNT NO. <b>5783</b>		J				$\sqcap$	·
Clark County Water Reclamation District 5857 E Flamingo Rd Las Vegas, NV 89122-5507							163.50
ACCOUNT NO.	+	J			_	$\dashv$	100.00
Geotek 5835 Escondido St Ste A Las Vegas, NV 89119-3832							4,000.00
4				Subi			
1 continuation sheets attached			(Total of th	_	age 'ota		\$ 14,089.16
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	also atis	o oı tica	n al	\$

	TA T	
1,365	No.	
Casc	INU.	

(If known)

31,717.90

Summary of Certain Liabilities and Related Data.)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		_ ((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Н		T		П	
Mountains Edge Master Comm Ass'n C/0 CCMCWestern Region PO Box 105260 Atlanta, GA 30348-5260							75.00
ACCOUNT NO.		w				П	
Radiology Associates Of Nevada Dept. La 21686 Pasadena, CA 91185-0001							
ACCOUNT NO. <b>3742</b>		w				H	158.00
Republic Services PO Box 78040 Phoenix, AZ 85062-8040		••					20.22
ACCOUNT NO. 3258		Н	Harley Davidson High Performance Visa			$\forall$	39.33
U.S. Bank PO Box 790408 Saint Louis, MO 63179-0408							10,161.87
ACCOUNT NO.		Н	Student loan	+		$\forall$	10,101.07
Wells Fargo Educational Financial Svcs. PO Box 5185 Sioux Falls, SD 57117-5185							7 404 54
ACCOUNT NO.							7,194.54
ACCOUNT NO.							
Sheet no. 1 of 1 continuation sheets attached to				Sub	tota	al	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report	nis p	age Fota	e)   S	\$ 17,628.74
			the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	tatis	tica	al	s 31.717 <b>.90</b>

# IN RE Mattecheck, Keith Emerick & Mattecheck, Alyssa Maria

Debtor(s)

Case No.	
	(If known)

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases. DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT Patrick Ferriter **Residential Lease** Romania Wanio 699 Elliot Peak Ave Las Vegas, NV 89183-7506

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# IN RE Mattecheck, Keith Emerick & Mattecheck, Alyssa Maria

neck, Alyssa Wana	Case No	
Debtor(s)		(If known)

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

	<b>TA</b> 1	
Case		$\sim$
Casc	1.7	<b>()</b> .

(If known)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	1	DEPENDENTS (	OF DEBTOR ANI	SPOU	SE		
Married		RELATIONSHIP(S): Son				AGE(S)	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation	Senior Engin	eer					
Name of Employer	Kiewit Engine		e Scoular Co	mpany	1		
How long employed	1 years and 4	months					
Address of Employer	PO Box 3109	6 20	27 Dodge St				
	Omaha, NE 6	58131-0096 Or	maha, NE 681	02-124	40		
INCOME: (Estima	ate of average o	r projected monthly income at time case filed)			DEBTOR		SPOUSE
	_	dary, and commissions (prorate if not paid mo		\$	7,623.33		1,028.39
2. Estimated month		mary, and commissions (protate it not pare inc.	,	\$		\$	
3. SUBTOTAL	Ž			\$	7,623.33	\$	1,028.39
4. LESS PAYROL	L DEDUCTION	NS					
a. Payroll taxes a	nd Social Secur	ity		\$	1,444.95	\$	87.80
b. Insurance				\$	47.49	\$	
c. Union dues				\$		\$	
d. Other (specify		gs		. \$	455.00		
	Md/Dtl Fsa			\$	41.69		
5. SUBTOTAL O				\$	1,989.13		87.80
6. TOTAL NET N	IONTHLY TA	KE HOME PAY		\$	5,634.20	\$	940.59
7. Regular income	from operation	of business or profession or farm (attach detail	led statement)	\$		\$	
8. Income from rea		`	,	\$		\$	
9. Interest and divide				\$		\$	
		ort payments payable to the debtor for the debt	tor's use or				
that of dependents				\$		\$	
11. Social Security				Ф		¢.	
(Specify)				· • —		<b>\$</b> ——	
12. Pension or retin	ement income			\$ —		\$	
13. Other monthly				Ψ		Ψ	
				\$		\$	
				\$		\$	
				\$		\$	
14. SUBTOTAL (	OF LINES 7 TH	HROUGH 13		\$		\$	
		<b>COME</b> (Add amounts shown on lines 6 and 14	.)	\$	5,634.20		940.59
		ONTHLY INCOME: (Combine column totals	s from line 15;		ф	0.574	70
11 there is only one	debtor repeat to	otal reported on line 15)		1	\$	6,574.	<u> 79</u>

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

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IN	RE	Mattecheck,	Keith	<b>Emerick</b>	& Ma	ttecheck.	Alvssa	Maria

(If known)

Case No.

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case file quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from Form22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Cexpenditures labeled "Spouse."	omplete a separate schedule of
<ol> <li>Rent or home mortgage payment (include lot rented for mobile home)</li> <li>a. Are real estate taxes included? Yes ✓ No</li> <li>b. Is property insurance included? Yes ✓ No</li> <li>2. Utilities:</li> </ol>	\$
a. Electricity and heating fuel b. Water and sewer c. Telephone	\$ <u>125.00</u> \$ <u>157.00</u> \$ <u>55.92</u>

d. Other Cable 200.00 3. Home maintenance (repairs and upkeep) 800.00 4. Food 5. Clothing 150.00

6. Laundry and dry cleaning 30.00 7. Medical and dental expenses 100.00

8. Transportation (not including car payments) 325.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 200.00

10. Charitable contributions 25.00 11. Insurance (not deducted from wages or included in home mortgage payments)

a. Homeowner's or renter's 50.00 b. Life c. Health d. Auto

e. Other

12. Taxes (not deducted from wages or included in home mortgage payments) \$ (Specify)

13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) a. Auto \$

b. Other Student Loans 85.00 14. Alimony, maintenance, and support paid to others

15. Payments for support of additional dependents not living at your home

16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other See Schedule Attached 923.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

6,180.92

50.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: None

# 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$_	6,574.79
b. Average monthly expenses from Line 18 above	\$_	6,180.92
c. Monthly net income (a. minus b.)	\$	393.87

IN	RE	Mattecheck,	Keith	<b>Emerick</b>	&	Mattecheck	, Al	vssa	Maria

\_ Case No. \_

Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Continuation Sheet - Page 1 of 1

Other Expenses (DEBTOR)	
Miscellaneous	150.00
Lunch At Work	140.00
Childcare	300.00
Diapers, Baby Supplies	100.00
Vet & Pet	60.00
Grooming	60.00
Continuing Education - Keith	63.00
Continuing Education-Alyssa	15.00
Professional Dues	35.00

Case No.

Debtor(s)

(If known)

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 18 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: **January 7, 2010** Signature: /s/ Keith Emerick Mattecheck Debtor **Keith Emerick Mattecheck** Date: **January 7, 2010** Signature: /s/ Alyssa Maria Mattecheck (Joint Debtor, if any) Alyssa Maria Mattecheck [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature: \_

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

# United States Bankruptcy Court District of Nebraska

IN RE:		Case No.
Mattecheck, Keith	Emerick & Mattecheck, Alyssa Maria	Chapter 13
	Debtor(s)	
	STATEMENT OF FINANC	CIAL AFFAIRS
is combined. If the cas is filed, unless the spo farmer, or self-employed personal affairs. To in or guardian, such as "A"  Questions 1 - 18 are 25. If the answer to a	se is filed under chapter 12 or chapter 13, a married debtor must buses are separated and a joint petition is not filed. An individed professional, should provide the information requested on the dicate payments, transfers and the like to minor children, state A.B., a minor child, by John Doe, guardian." Do not disclose the to be completed by all debtors. Debtors that are or have been	hay file a single statement on which the information for both spouses the furnish information for both spouses whether or not a joint petition build debtor engaged in business as a sole proprietor, partner, family his statement concerning all such activities as well as the individual's teethe child's initials and the name and address of the child's parent the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). In in business, as defined below, also must complete Questions 19 - None." If additional space is needed for the answer to any question, which is proposed the greatest and the purpler of the greatest and the purpler of the greatest and the gr
use and attach a separa		(ii known), and the number of the question.
	DEFINITIONS	
for the purpose of this	* *	s a corporation or partnership. An individual debtor is "in business" y preceding the filing of this bankruptcy case, any of the following:
form if the debtor enga "Insider." The term which the debtor is an	ip; a sole proprietor or self-employed full-time or part-time. As ages in a trade, business, or other activity, other than as an empl "insider" includes but is not limited to: relatives of the debtor	n individual debtor also may be "in business" for the purpose of this oyee, to supplement income from the debtor's primary employment.  r; general partners of the debtor and their relatives; corporations of any owner of 5 percent or more of the voting or equity securities of
"Insider." The term which the debtor is an a corporate debtor and  1. Income from employses including part-tcase was commmaintains, or helping and equinder chapter 1 joint petition is	ip; a sole proprietor or self-employed full-time or part-time. All times in a trade, business, or other activity, other than as an employed in a trade, business, or other activity, other than as an employed in includes but is not limited to: relatives of the debtor officer, director, or person in control; officers, directors, and it their relatives; affiliates of the debtor and insiders of such after the activities; affiliates of the debtor and insiders of such after the activities either as an employee or in independent trade of the activities either as an employee or in independent trade of the activities either as an employee or in independent trade of the activities either as an employee or in independent trade of the activities of the debtor's fiscal year.) If a joint petition is fill 2 or chapter 13 must state income of both spouses whether on not filed.)	n individual debtor also may be "in business" for the purpose of this oyee, to supplement income from the debtor's primary employment.  r; general partners of the debtor and their relatives; corporations of any owner of 5 percent or more of the voting or equity securities of
"Insider." The term which the debtor is an a corporate debtor and a corporate debtor and state the gross including part-t case was commmaintains, or his beginning and e under chapter I joint petition is AMOUNT	ip; a sole proprietor or self-employed full-time or part-time. As iges in a trade, business, or other activity, other than as an employed in a trade, business, or other activity, other than as an employment or includes but is not limited to: relatives of the debtor officer, director, or person in control; officers, directors, and a their relatives; affiliates of the debtor and insiders of such after the such as a	in individual debtor also may be "in business" for the purpose of this loyee, to supplement income from the debtor's primary employment.  Try general partners of the debtor and their relatives; corporations of any owner of 5 percent or more of the voting or equity securities of ffiliates; any managing agent of the debtor. 11 U.S.C. § 101.  The try trade, or profession, or from operation of the debtor's business, or business, from the beginning of this calendar year to the date this er than a calendar year may report fiscal year income. Identify the led, state income for each spouse separately. (Married debtors filing
"Insider." The term which the debtor is an a corporate debtor and a corporate debtor and state the gross including part-t case was commaintains, or habeginning and e under chapter 1 joint petition is  AMOUNT 128,768.00	ip; a sole proprietor or self-employed full-time or part-time. Al iges in a trade, business, or other activity, other than as an employed in a trade, business, or other activity, other than as an employed in includes but is not limited to: relatives of the debtor officer, director, or person in control; officers, directors, and it their relatives; affiliates of the debtor and insiders of such after the included of the income the debtor has received from employment time activities either as an employee or in independent trade of the income. State also the gross amounts received during the two as maintained, financial records on the basis of a fiscal rather ending dates of the debtor's fiscal year.) If a joint petition is filed.)  SOURCE	in individual debtor also may be "in business" for the purpose of this loyee, to supplement income from the debtor's primary employment.  Try general partners of the debtor and their relatives; corporations of any owner of 5 percent or more of the voting or equity securities of ffiliates; any managing agent of the debtor. 11 U.S.C. § 101.  The try trade, or profession, or from operation of the debtor's business, or business, from the beginning of this calendar year to the date this er than a calendar year may report fiscal year income. Identify the led, state income for each spouse separately. (Married debtors filing

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

701.00 2007 Tax Refund - Alyssa

5,912.00 2007 Tax Refund - Keith

6,971.00 2008 Tax Refund

2	Dormon	ta ta	creditors
.j.	Pavmen	ts to	creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Wells Fargo Home Mortgage PO Box 10335 Des Moines, IA 50306-0335	DATES OF PAYMENTS Monthly	AMOUNT PAID <b>2,775.00</b>	AMOUNT STILL OWING <b>0.00</b>
Nevada Federal Credit Union PO Box 15400 Las Vegas, NV 89114-5400	Monthly	326.00	0.00
Chrysler Financial PO Box 9223 Farmington Hills, MI 48333-9223	Monthly	550.00	0.00

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Wells Fargo Bank, N.A., A National Banking Association vs.

Collection

In the District Court of Douglas County, Nebraska

Keith E. Mattecheck, Doc. 1100

No. 771

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None	List all gifts or charitable contributions made within <b>one year</b> immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
8. Lo	isses
None	List all losses from fire, theft, other casualty or gambling within <b>one year</b> immediately preceding the commencement of this case <b>or since the commencement of this case</b> . (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
9. Pa	yments related to debt counseling or bankruptcy
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within <b>one year</b> immediately preceding the commencement of this case.
Mari 3717	DATE OF PAYMENT, NAME OF AMOUNT OF MONEY OR DESCRIPTION IE AND ADDRESS OF PAYEE PAYOR IF OTHER THAN DEBTOR AND VALUE OF PROPERTY on F. Pruss 300.00 ' Harney St tha, NE 68131-3844
<b>10.</b> O	Other transfers
None	a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within <b>two years</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. List all property transferred by the debtor within <b>ten years</b> immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.
11. C	Closed financial accounts
None	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within <b>one year</b> immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
12. S	afe deposit boxes
	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within <b>one year</b> immediately
13. S	etoffs
None	List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within <b>90 days</b> preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
14. P	roperty held for another person
None	List all property owned by another person that the debtor holds or controls.
15. P	rior address of debtor
None	If debtor has moved within <b>three years</b> immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 10170 Deep Glen, Las Vegas, NV 89183 699 Elliot Peak, Las Vegas, NV NAME USED

DATES OF OCCUPANCY

7. Gifts

1	6	Spouses	and	Former	Spouses
1	v.	Spouses	anu	rormer	DUUDES

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### **NAME**

## Alyssa Maria Mattecheck

### **Travis Smith**

## 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

## 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>January 7, 2010</b>	Signature /s/ Keith Emerick Mattecheck of Debtor	Keith Emerick Mattecheck
Date: January 7, 2010	Signature /s/ Alyssa Maria Mattecheck	
•	of Joint Debtor (if any)	Alyssa Maria Mattecheck
	ocntinuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

# United States Bankruptcy Court District of Nebraska

IN RE:		Case No.
Mattecheck, Keith Emerick & Mattech	eck, Alyssa Maria	Chapter <b>13</b>
	Debtor(s)	
	VERIFICATION OF CREDITOR MAT	ΓRIX
The above named debtor(s) hereby ve	rify(ies) that the attached matrix listing credit	tors is true to the best of my(our) knowledge.
Date: <b>January 7, 2010</b>	Signature: /s/ Keith Emerick Mattecheck	
	Keith Emerick Mattecheck	Debtor
Date: January 7, 2010	Signature: /s/ Alyssa Maria Mattecheck	
	Alyssa Maria Mattecheck	Joint Debtor, if any

BAC Home Loans Servicing PO Box 650070 Dallas, TX 75265-0070

Bank Of America Attn: Bankruptcy NC4-105-02-77 PO Box 26012 Greensboro, NC 27420-6012

Bank Of America Customer Service PO Box 5170 Simi Valley, CA 93062-5170

Chase PO Box 15298 Wilmington, DE 19850-5298

Chrysler Financial PO Box 9223 Farmington Hills, MI 48333-9223

Clark County Water Reclamation District 5857 E Flamingo Rd Las Vegas, NV 89122-5507

Geotek 6835 Escondido St Ste A Las Vegas, NV 89119-3832

Huntington Community HOA C/O Excellence Community Mgmt. PO Box 63185 Phoenix, AZ 85082-3185 Mountains Edge Master Comm Ass'n C/0 CCMC--Western Region PO Box 105260 Atlanta, GA 30348-5260

National Default Servicing Corporation 7720 N 16th St Ste 300 Phoenix, AZ 85020-7404

Nevada Federal Credit Union PO Box 15400 Las Vegas, NV 89114-5400

Patrick Ferriter Romania Wanio 699 Elliot Peak Ave Las Vegas, NV 89183-7506

Radiology Associates Of Nevada Dept. La 21686 Pasadena, CA 91185-0001

Republic Services PO Box 78040 Phoenix, AZ 85062-8040

U.S. Bank PO Box 790408 Saint Louis, MO 63179-0408

Wells Fargo Bank, N.A. C/O Patricia D. Schneider 200 the Omaha Club, 2020 Douglas St. Omaha, NE 68102 Wells Fargo Educational Financial Svcs. PO Box 5185 Sioux Falls, SD 57117-5185

Wells Fargo Home Mortgage PO Box 10335 Des Moines, IA 50306-0335

Wells Fargo Home Mortgage PO Box 10304 Des Moines, IA 50306-0304

Yellowstone Homeowners Ass'n % Excellence Community Mgt. PO Box 63185
Phoenix, AZ 85082-3185